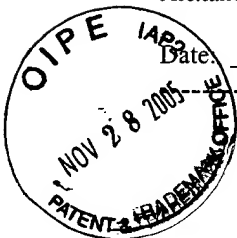


**Certificate of Transmission/Mailing under 37 C.F.R. § 1.8**

I hereby certify that this correspondence pursuant to 37 C.F.R. § 1.8, is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on:

Date: 21 November 2005

By: *Stefano J. Macari*



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Inventor(s):	Crane, et al.	Docket No.:	49335.0300 (fka 10655.7700)
Serial No.:	09/415,632	Examiner:	Poinvil, Frantzy
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS		
		Confirmation No.:	5093

**REPLY AFTER RCE**

Mail Stop Amendment  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

Prior to analyzing this application after RCE, please consider the following remarks and the accompanying 37 C.F.R. 1.131 Declaration:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.